

In the Claims:

1. (Currently Amended) A method where a [promoter] merchant receives advertisements issued by a financial card institution as a means of full or partial compensation from [a] said financial card institution product or service offering entity for [each] financial card product or service account sign-ups of end users generated by said merchant using account applications for said account sign ups [promoter], comprising:
 - a. providing a computer readable file accessible by a financial card institution network comprising said advertisements for said merchant [promoter];
 - b. storing said computer readable file accessible by a financial card institution network on a computer readable medium;
 - c. providing a [promoter] merchant code that cross references said [promoter] merchant code to said advertisements associated with said account applications, wherein said advertisements on said computer readable file are accessible by a financial card institution network information on a computer readable medium;
 - d. distributing said account applications comprising said merchant [promoter] code;
 - e. processing redeemed applications comprising said merchant [promoter] code;
 - f. establishing said accounts for said end users based on said processing of said redeemed account applications comprising said merchant [promoter] code; and
 - g. issuing communications to said end users of said accounts, where said communications comprise said file information comprising said advertisements, as referenced by said promoter code information,

Supplemental Response to Non-Final Office Action

wherein said promoter (i) is not said offering entity, (ii) does not provide financial cards for purchase of products or services provided by said promoter, or (iii) does not co-brand a financial card with said offering entity. wherein said merchant does not co-brand a financial card with said financial card institution or wherein said merchant does not issue or sponsor a private label credit card.

2. (Canceled).
3. (Canceled).
4. (Canceled).
5. (Canceled).
6. (Canceled).
7. (Canceled).
8. (Canceled).
9. (Canceled).
10. (Canceled).
11. (Canceled).
12. (Canceled).
13. (Canceled).
14. (Currently Amended) The method of claim 1, wherein said advertisements appear[s] in said communications for a time period set by said offering entity financial card institution.
15. (Currently Amended) The method of claim 1, wherein said offering entity financial card institution charges fees to said merchant [promoter] for one selected from maintaining, accessing, or modifying said file information.
16. (Canceled).
17. (Canceled).

18. (Canceled).

19. (Canceled).

20. (Currently Amended) The method of claim 1, wherein said [promoter] merchant can [may] add, modify, revise, or delete information that will appear in said communications.

21. to 42. (Canceled).

43. (Currently Amended) A system financial card institution network for providing where a promoter receives advertisements for a merchant issued by a financial card institution as a means of full or partial compensation from a product or service a of product or service offering entity for [each] financial card product or service account sign-ups of end users generated by said merchant [promoter], comprising:

- i. a system component financial card institution network for providing a computer readable file comprising said advertisements for said merchant [promoter];
- ii. a system component financial card institution network for storing said computer readable file on a computer readable medium;
- iii. a system component financial card institution network for providing a [promoter] merchant code that cross references said [promoter] merchant code to said advertisements associated with said account applications, wherein said advertisements on said computer readable file information on a computer readable medium;;
- iv. a system a financial card institution network for distributing said account applications comprising said merchant [promoter] code;
- v. a system component financial card institution network for processing redeemed applications comprising said merchant [promoter] code;

Supplemental Response to Non-Final Office Action

vi. a system component financial card institution network for establishing said accounts for said end users based on said processing of said redeemed account applications comprising said merchant [promoter] code;

and

vii. a system component financial card institution network for issuing

communications to said end users of said accounts, where said

communications comprise [said file information comprising] said advertisements; as referenced by said promoter eod information.,

wherein said promoter (i) is not said offering entity, (ii) does not provide financial cards for purchase of products or services provided by said promoter, or (iii) does not co-brand a financial card with said offering entity. wherein said merchant does not co-brand a financial card with said financial card institution or wherein said merchant does not issue or sponsor a private label credit card.

44. (Canceled).

45. (Canceled).

46. (Canceled).

47. (Canceled).

48. (Currently Amended) The system of claim 43, wherein said advertisement appears in said communications for a time period set by said offering entity-financial card institution.

49. (Currently Amended) The system of claim 43, wherein said offering entity-financial card institution charges fees to said [promoter] merchant for one selected from maintaining, accessing, or modifying said file information.

Supplemental Response to Non-Final Office Action

50. (Currently Amended) The system of claim 43, wherein said [promoter] merchant can [may] add, modify, revise, or delete information that will appear in said communications.